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--Package Outfits for Fall--

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W. J. Coulter Co.

TIME TABLES.

Houston and Texas Central. North Bound.	Trains leave from H. & T. C. station.
No. 5 Arrives.....12:30 A. M. (Waco, Fort Worth, Dallas, Denison.)	International and Great Northern. North Bound.
No. 15 Arrives.....1:30 P. M. (Waco, Fort Worth and Dallas.)	Leave Bryan12:22 P. M.
No. 17 Arrives.....2:11 A. M. (Waco, Fort Worth, Dallas, Denison.)	Leave Bryan1:09 A. M.
South Bound.	South Bound.
No. 6 Arrives.....3:08 A. M. (Houston.)	Leave Bryan3:24 P. M.
No. 16 Arrives.....4:15 P. M. (Houston.)	Leave Bryan3:07 A. M.
No. 18 Arrives.....4:10 A. M. (Houston.)	Trains leave from I. & G. N. station.
East Bound.	Tom Massey, Ticket Agent.
No. 136 Arrives.....1:25 P. M. (From Giddings and Caldwell.)	B. & C. T. I. Ry.
West Bound.	No. 1 Lv. for Whittaker 6:30 A. M.
No. 137 Departs.....4:20 P. M. (For Caldwell and Giddings.)	No. 3 Lv. for Whittaker 3:30 P. M.
S. H. Harris, Ticket Agent.	No. 2 Ar. from Whittaker 10:00 A. M.
	No. 4 Ar. from Whittaker 7:10 P. M.
	These trains leave from tower station.
	L. M. Levinson, Manager for Receiver.
	Bryan and College Interurban.
	Bryan to College to Bryan to College Bryan Villa Maria
	7:15 a. m. 7:35 a. m. 7:55 a. m.

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ONLY \$3.30 Round Trip July 3-4-6-9-11
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SEASON LIMIT TICKETS ON SALE DAILY

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50,000 ACCIDENT CLAIMS SETTLED WITHOUT LAWSUIT

GENERAL MANAGER OF TEXAS
EMPLOYERS' INSURANCE AS-
SOCIATION GIVES FIGURES.

Basis for Workmen's Compensation
Law Discussed.

FORT WORTH, Texas.—The Texas Economic League has given out for publication the following article by Homer N. Mitchell, general manager of the Texas Employers' Insurance Association, concerning workmen's compensation laws:

"The economic basis for workmen's compensation insurance laws is much more easily established than the legal basis. It does not need the support of the facts and figures developed by investigation into the subject. Practically all men are ready to agree that the economic insecurity of workmen and their dependents justifies the fundamental principle involved in such laws, namely, that industry should be taxed to provide definite, fixed and certain benefits for injured workmen and their dependents, rather than that the recovery, if any, of an injured workman should be determined by juries on mixed questions of law and fact as to who may have been at fault for the injury and economic loss resulting from it. The legal basis for such laws is of interest, principally to the legal profession.

"The paramount questions with employers subject to the law now is: How has its administration turned out in Texas? The answer is that more than fifty thousand accidents have been reported, and that the number of law suits resulting has been absolutely negligible. More than one hundred thousand working men are protected by insurance, providing statutory benefits. More than five thousand employers have become subscribers, notwithstanding the very material increase in premiums for compensation insurance over the cost of old-fashioned employers' liability insurance. Employers to whom the act is not applicable have individually and through their organizations, expressed a desire to be included, rather than excluded as soon as the law can be so amended.

"Whatever dissatisfaction may be found among employers is due to the fact that the cost to the employer is out of all proportion to the benefits to the employee. The companies reporting to the Insurance Department of Texas under oath disclose the collection of more than two million dollars in premiums, and the payment of only about one-third that amount in losses. It is essential to the success of the plan that the funds be accumulated and disbursed through an insurance organization, but it is not necessary that it cost \$2.00, or even \$1.00 to provide, adjust and pay \$1.00 to an injured employee. Economic waste was the outstanding objection to the operation of the old law. Economic waste must be eliminated from the law before it can receive the approval of all those who are subject to it.

"If the insurance companies exploiting the field of workmen's compensation insurance were for a moment regarded by the public as the public now regards public service corporations, an investigation into their books would hardly be necessary preliminary to vigorous restrictive statutes, limiting their operating expenses and profits to such a figure that they would not be permitted to collect \$2.00 from employers in order that \$1.00 might be paid to employees.

"The Texas Employers' Insurance Association, created by the Act as an agency of the State to enable employers to discharge their obligation toward injured employees at the least possible cost, has, after reducing stock company rates approximately one-third, and writing only a portion of the entire business of the State is less than two years time accumulated undivided profits of \$85,000. The total business of the State would have enabled them to accumulate over half a million dollars. Had they collected the premiums which many of the commercial companies have charged their policy holders, its profits would have considerably exceeded one million dollars.

"It is time that those affected adversely by these uneconomic methods should be looking into available statistics and co-operating with those who have recognized and adopted plans to escape the excessive cost reflected by insurance rates paid to the regular companies."

"LEGAL DELAY DENIES POOR OF JUSTICE"

DECLARATION OF CLEBURNE LAWYER WHO
URGES IMMEDIATE HIGH COURT
REFORM.

CLEBURNE, Texas.—That the reduction of the number of district judges will materially improve the administration of justice is one of the claims of Judge S. C. Padelford of this city, who has given his views on the subject to the Texas Economic League.

Judge Padelford's views, in part, are as follows:

"One of the most important functions of government is to establish and operate such a judicial system as will furnish the people a pure, speedy, cheap, uniform and efficient system of justice. Delay to the poor is a virtual denial of justice. In order to accomplish this, it is necessary to have:

First, a proper judicial system. Second, competent, pure and independent judges.

Third, an able and upright bar.

Fourth, if it is a trial by jury, an intelligent, honest and unprejudiced jury.

Fifth, simple and efficient rules of procedure.

I desire to refer only to our judicial system, and especially the appellate departments.

"Our present judicial system was fully adopted in 1891. At present our appellate system consists of one court of criminal appeals of three judges, with final jurisdiction in all criminal appeals; one supreme court of three judges, with final jurisdiction in all civil appeals, and nine intermediate courts of appeal of three judges each, with appellate jurisdiction in civil matters alone.

"Having two separate independent courts of last resort, one in civil and the other in criminal matters, they have heretofore and will continue to have disagreements on important questions, thus producing irreconcilable conflicts in our law.

"In civil matters where the district court has original jurisdiction, and a few other instances, cases tried in the lower court can be carried by writ of error to our supreme court, and finally settled by a majority opinion of the supreme court. The trial court may decide the law in favor of the plaintiff, from this an appeal could be taken to the court of appeals, and there the judgment of the lower court affirmed by an undivided court; a writ of error could be granted by two of the supreme court judges, one dissenting, and a judgment rendered reversing the judgment of the trial court and the court of appeals. Thus two supreme judges could overrule one supreme judge and the three appellate judges, and also the district judge.

"When a civil case over which the supreme court has jurisdiction has been tried in the district court the losing party can appeal to the court of appeals and have the judgment and the opinion of this court on this case on appeal. Should the court of appeals decide against appellant, he can apply for a writ of error to the supreme court, and in effect have this court also to pass upon the law of his case on appeal. If the supreme court should refuse the writ of error, this party has in effect had two appeals, but should the supreme court grant the writ of error, then it is heard again on submission by the supreme court, thus in effect giving this party the benefit of three hearings on appeal, one by court of appeals and two supreme court.

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Classified Column
FOR SALE.

FOR SALE—Comparatively new Mattress Machine, Cotton Picker and Blower in first-class condition. Also 5 H. P. Motor and Transformer. Will sell cheap for cash if sold at once. Full information on request. Gentry White, Bryan, Texas.

FOR SALE—Second hand Ford roadster at once. Phone 48 or 228.

FOR SALE—Six cows, high grade Jerseys; five yearlings 2 years old; four yearlings 1 year old; one registered bull. J. W. Mathis, Bryan, Route 6.

FOR RENT—In a good neighborhood, large five-room house on East Lamar Street, near graded school. Ring No. 30.

FOR SALE—5-passenger Ford, \$285; fine running order; good as new. Phone 299 or leave word at L. B. Kern's Store.

Oil Burning Route

ACCOUNT
Fourth of July Celebrations:

Round trip tickets on sale to all points in Texas on July 2, 3 and 4. Limited to return July 6. One and one-third fares for the round trip.

Cotton Carnival
Galveston, July 4th to 16th
S. H. HARRIS,
Ticket Agent.

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